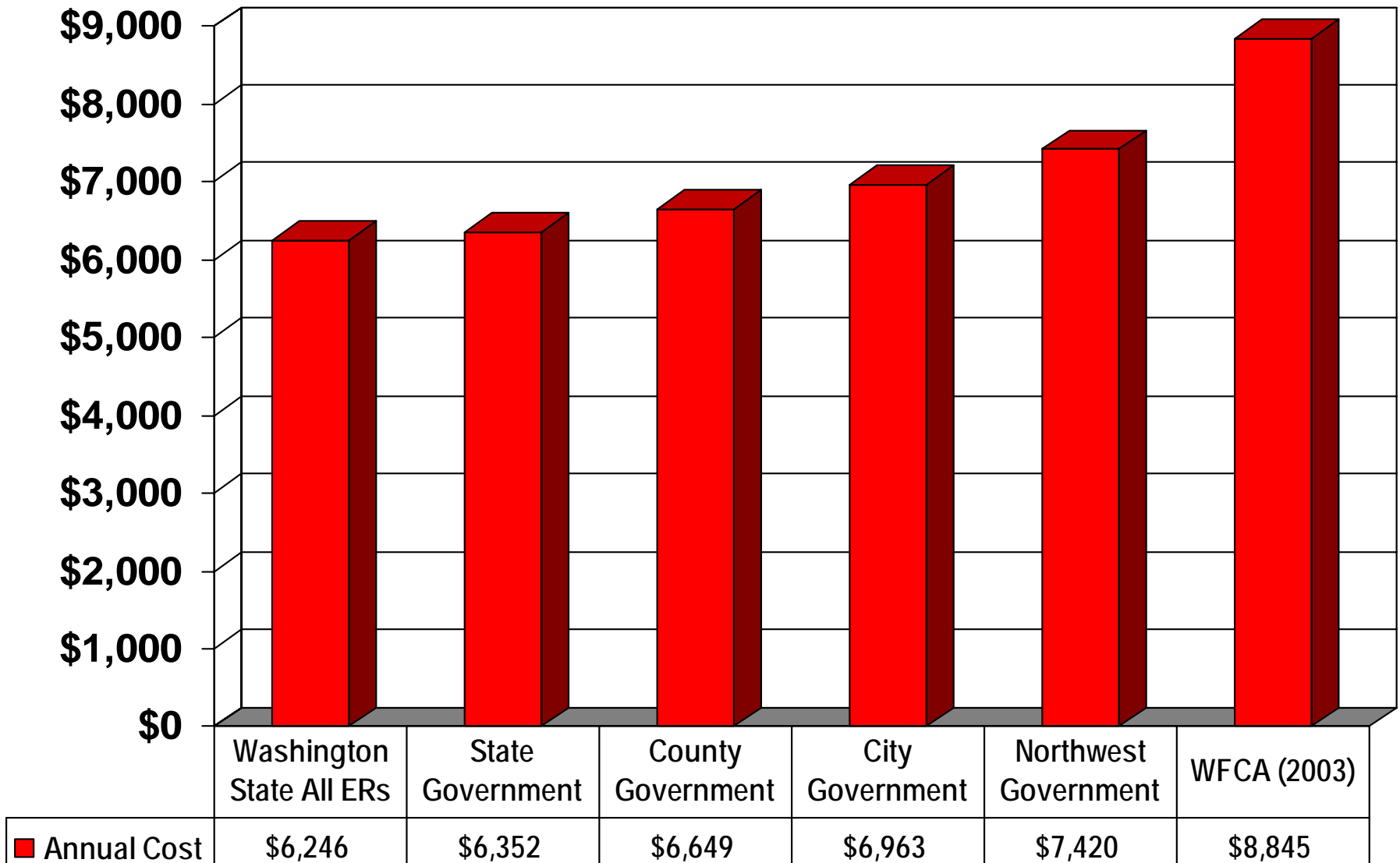


Washington Fire Commissioners Association

Health Care Seminar

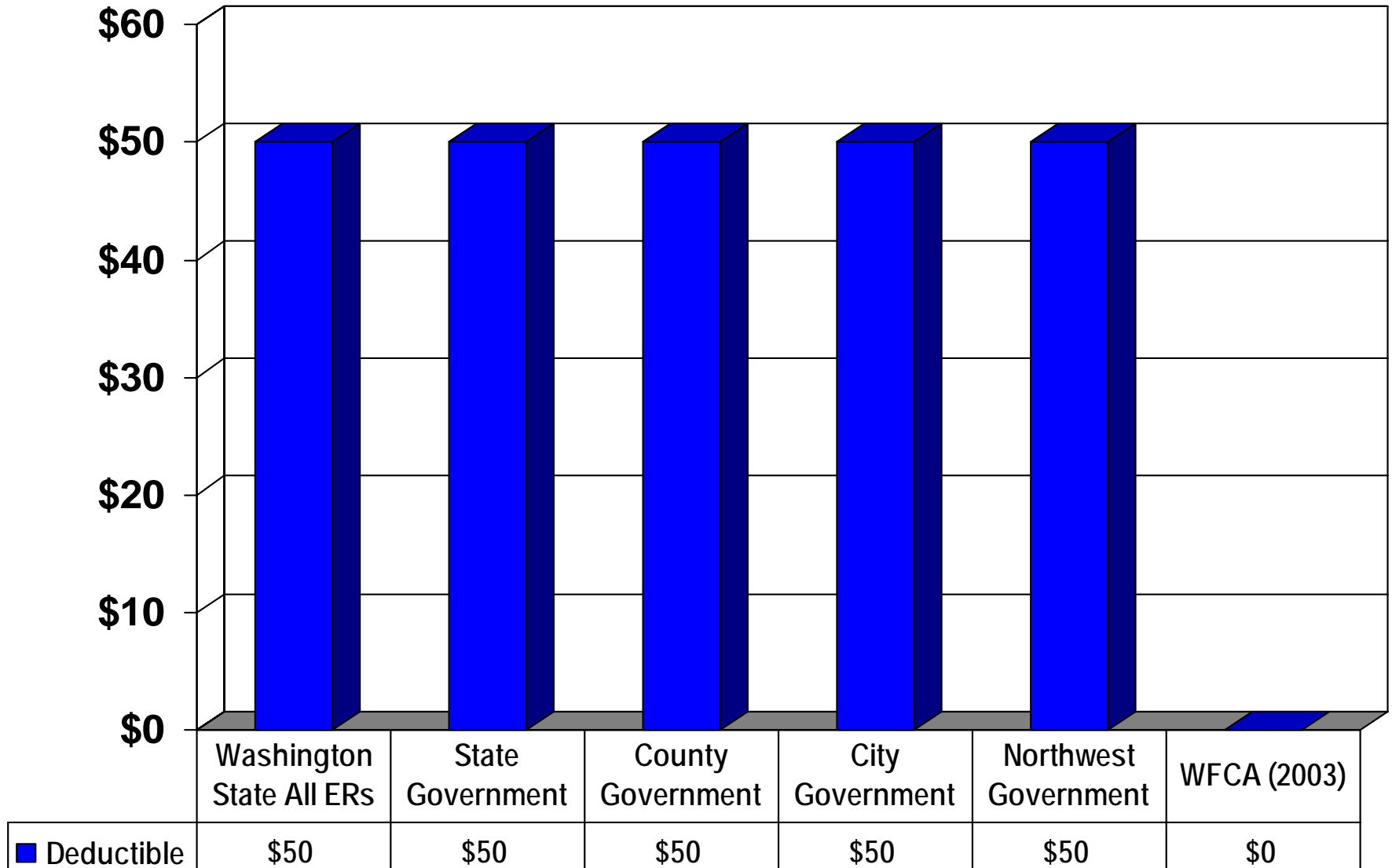
October 21, 2004

2003 Average Health Benefit Cost (Medical, Vision, Dental) Per Active Employee

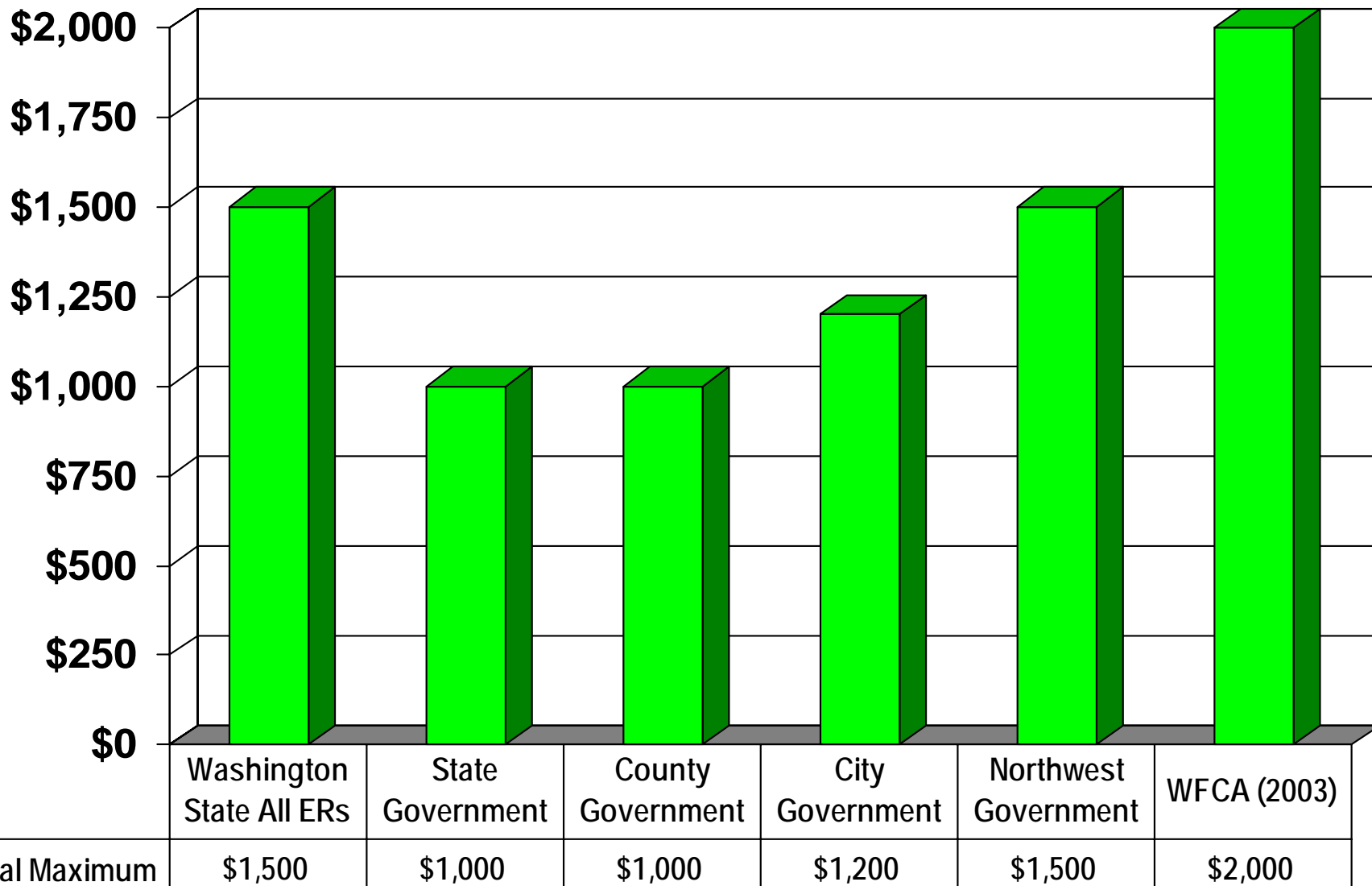


Based on the Mercer 2003 National Survey of Employer-Sponsored Health Plans

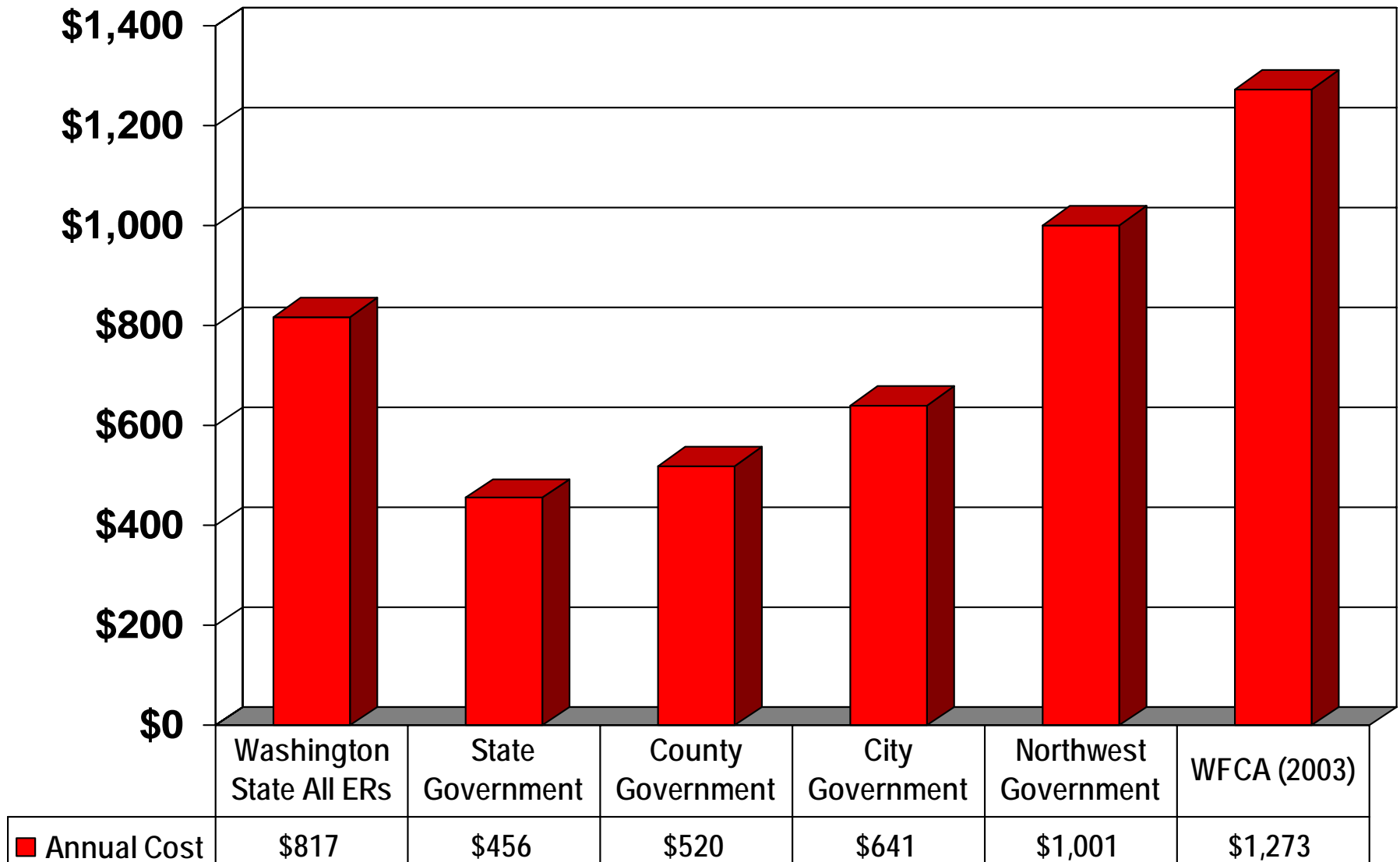
2003 Dental Median Deductible



2003 Dental Median Annual Maximum Benefit

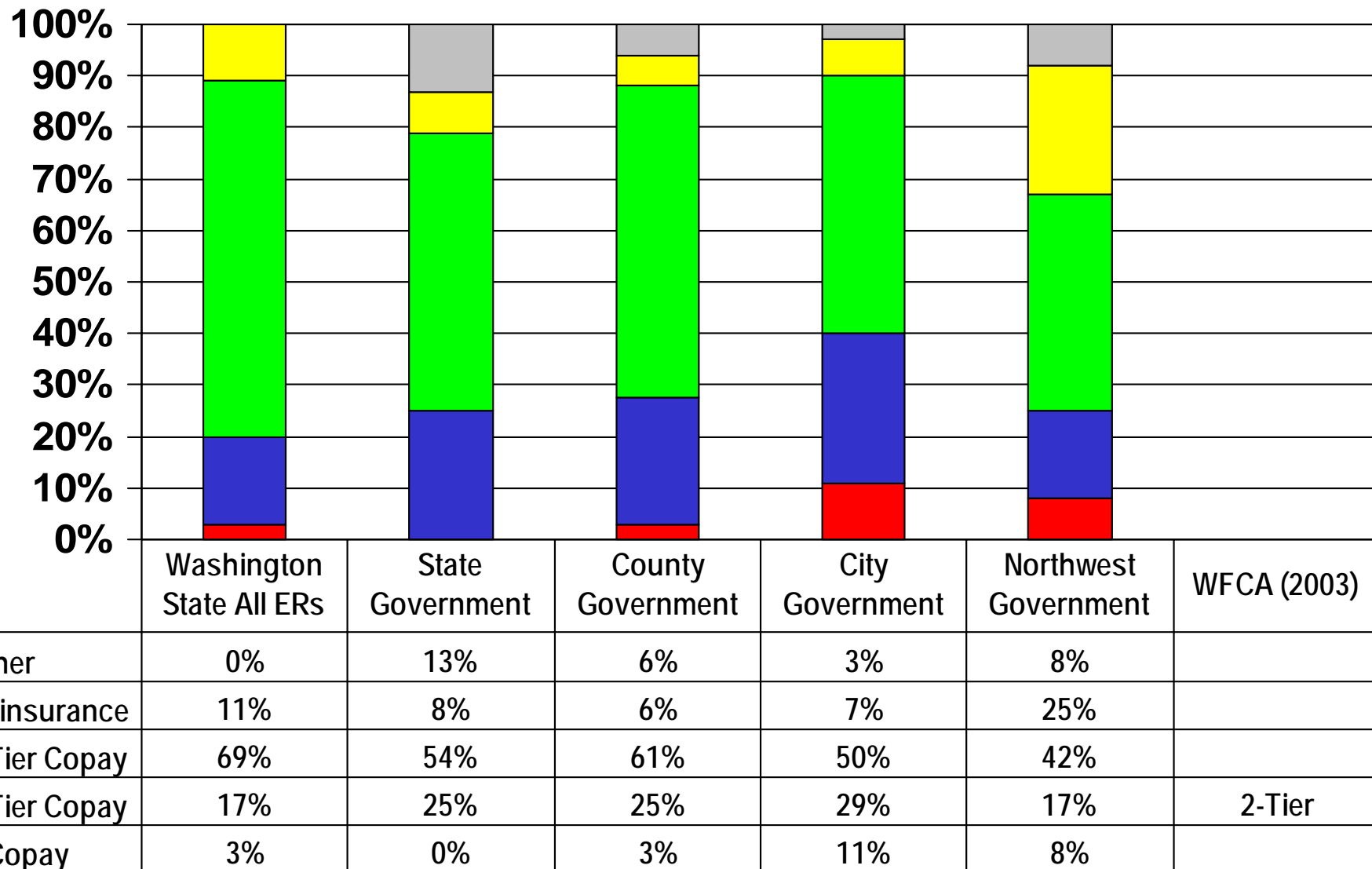


2003 Average Dental Plan Cost Per Employee



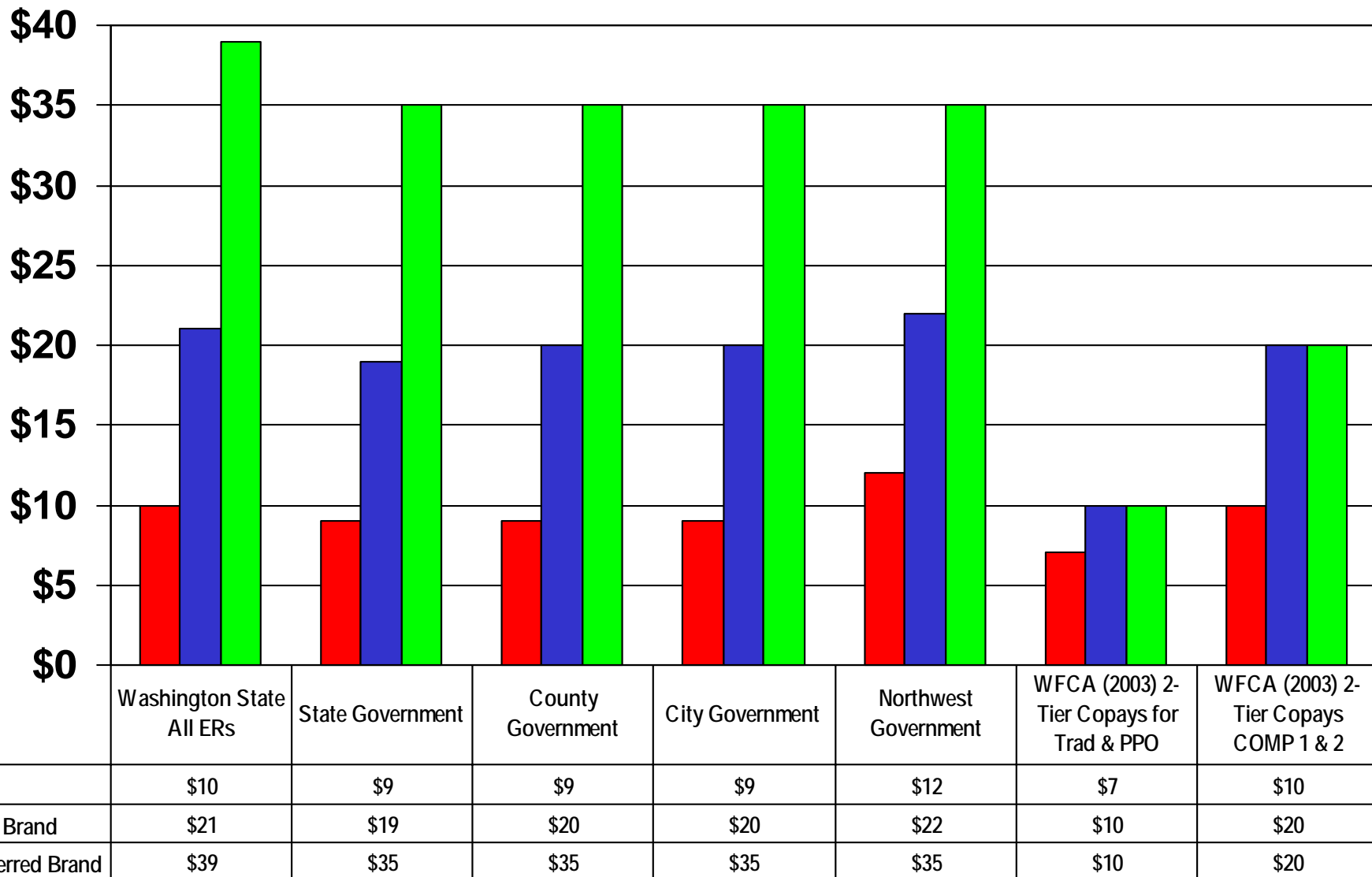
Based on the Mercer 2003 National Survey of Employer-Sponsored Health Plans

2003 Rx ~ Retail Pharmacy Benefit Cost Sharing Arrangements



2003 Rx ~ Retail Pharmacy Benefit

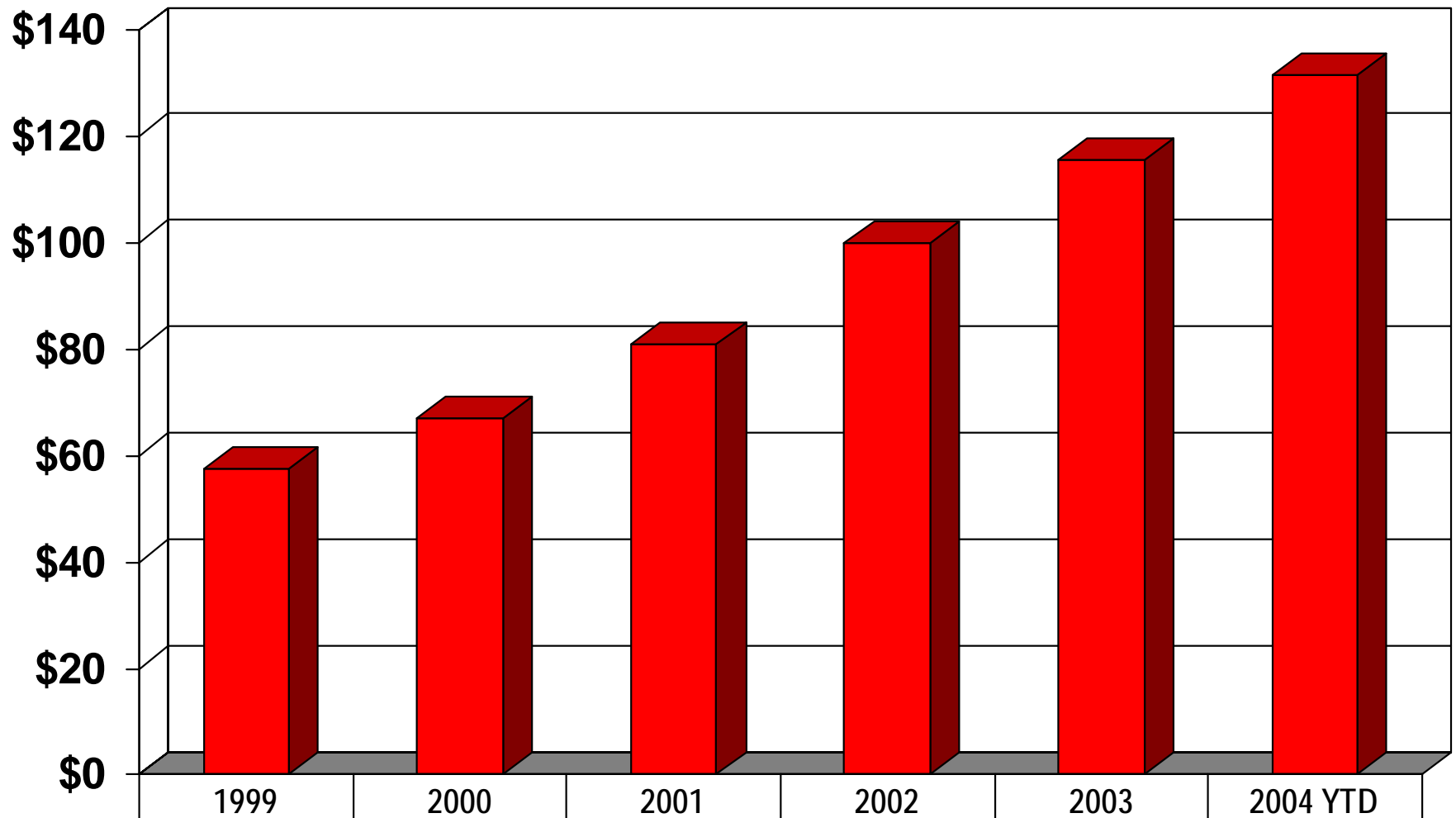
Average Copay for Plans with 3-Tier Copays



WFCA Self-Funded Health Plan

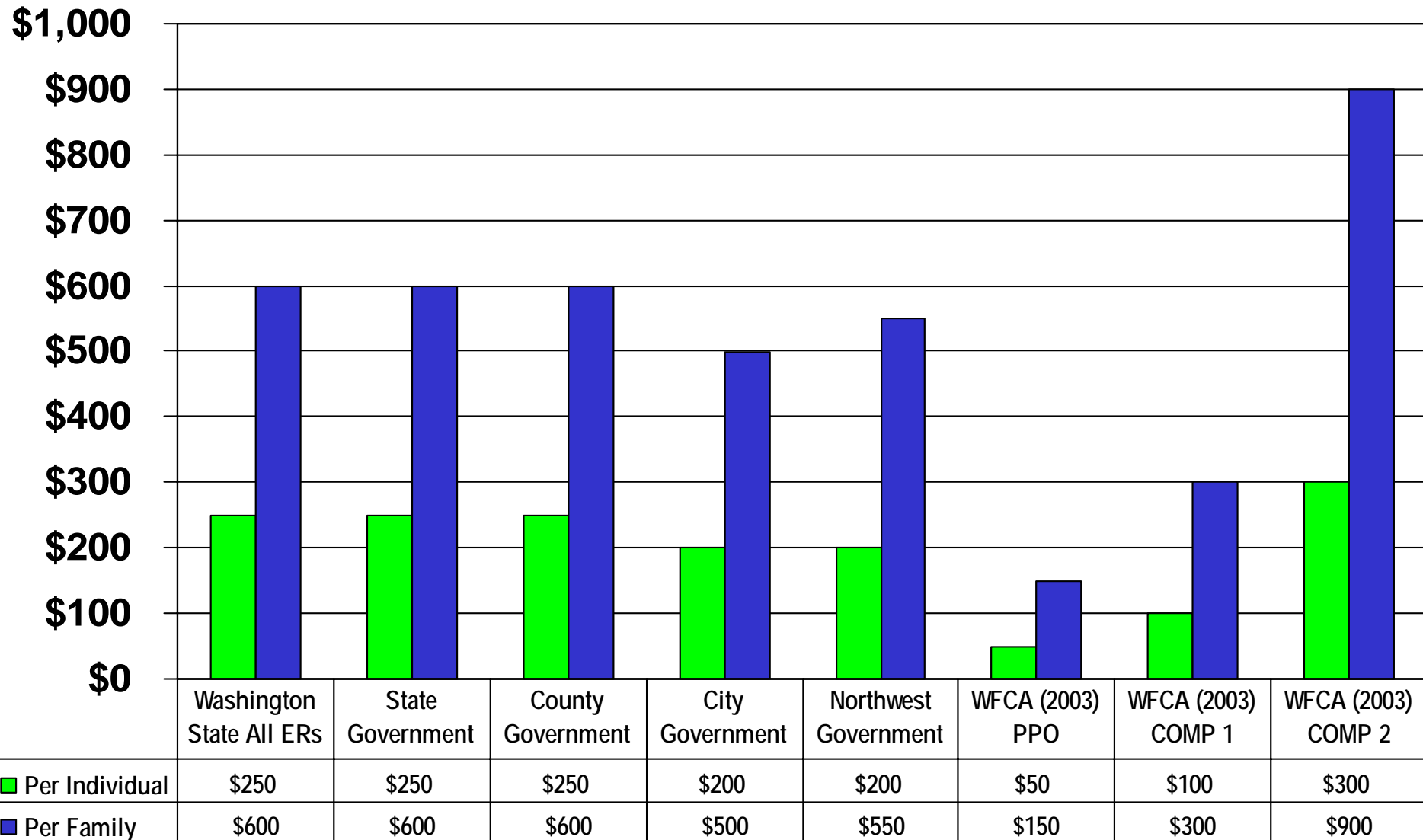
Prescription Drug Claims

Average Paid per Employee per Month



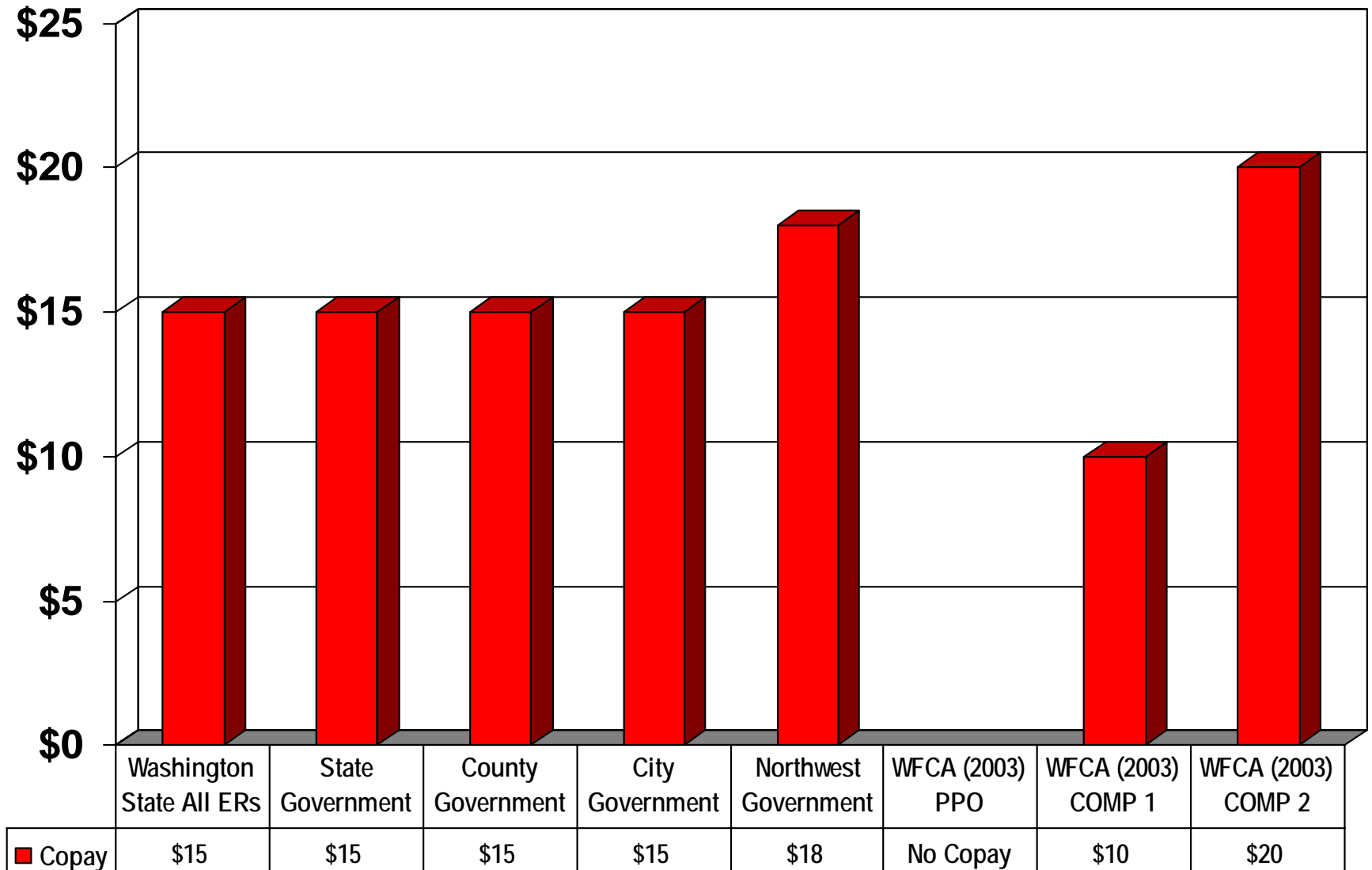
<div></div> Rx Claims	\$58	\$67	\$81	\$100	\$115	\$131
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2003 PPO Medical Median Deductible (In Network)

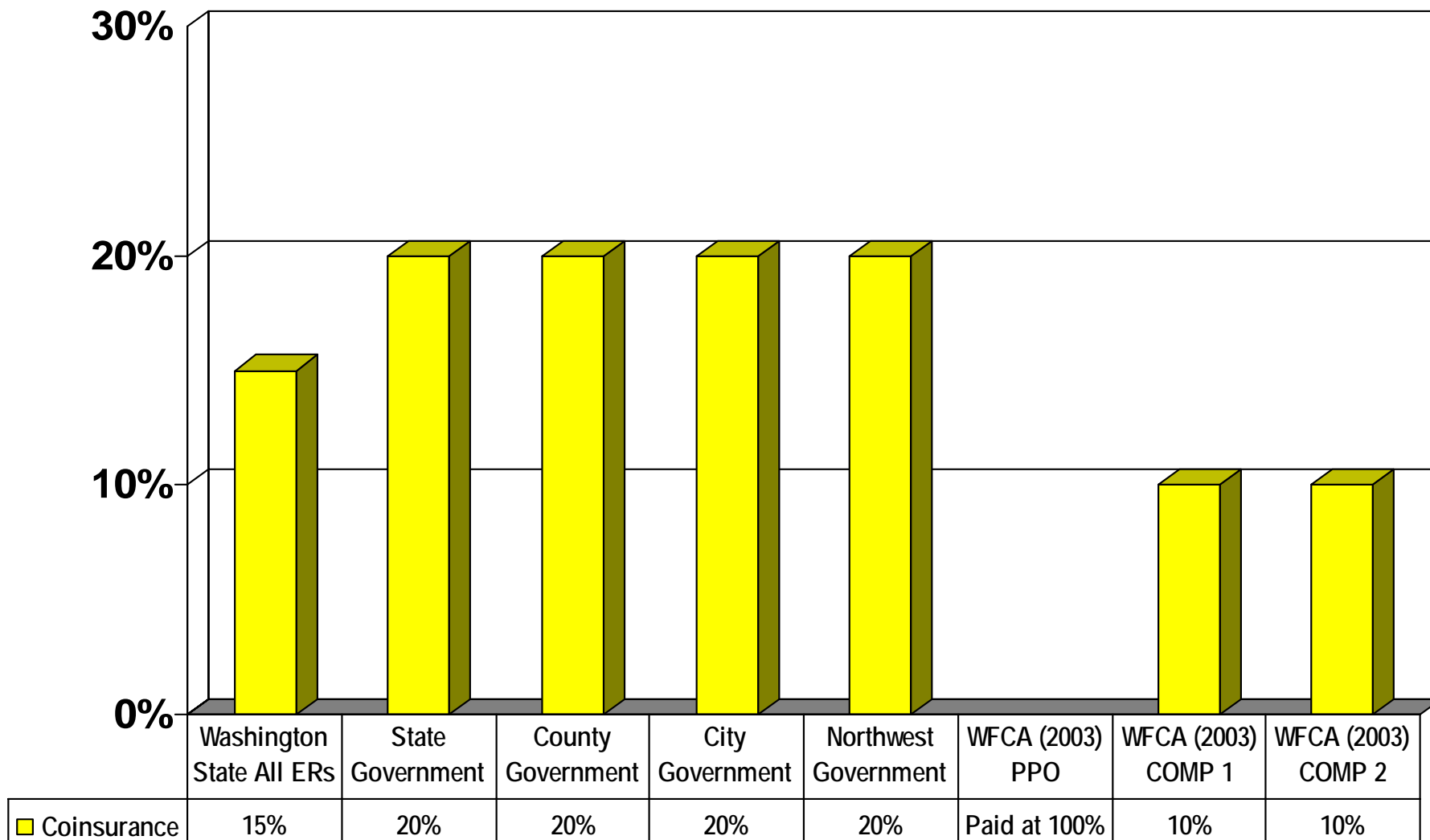


Based on the Mercer 2003 National Survey of Employer-Sponsored Health Plans

2003 PPO Medical Median Office Visit Copay (In Network)

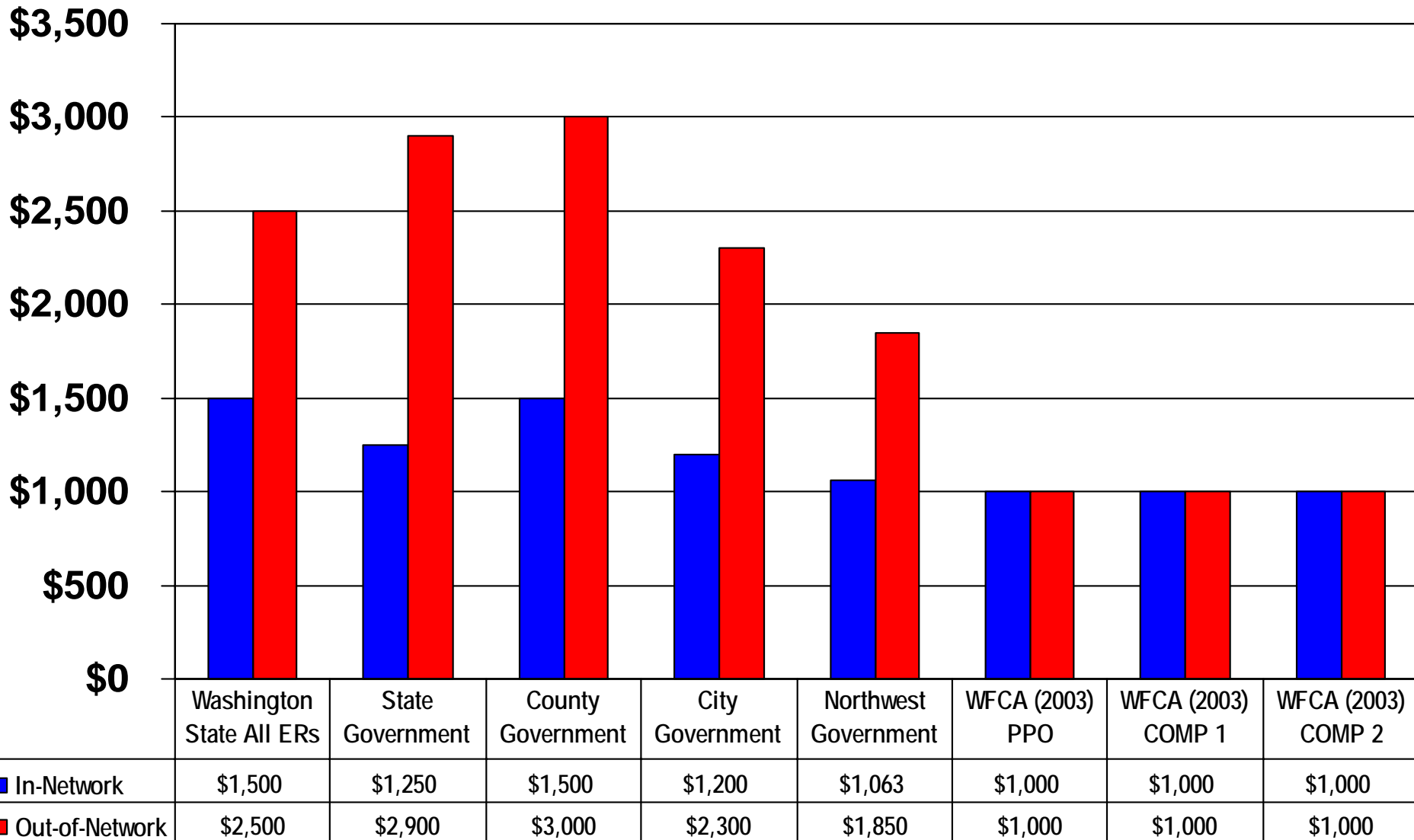


2003 PPO Medical Median Coinsurance for Hospital Stay (In Network)

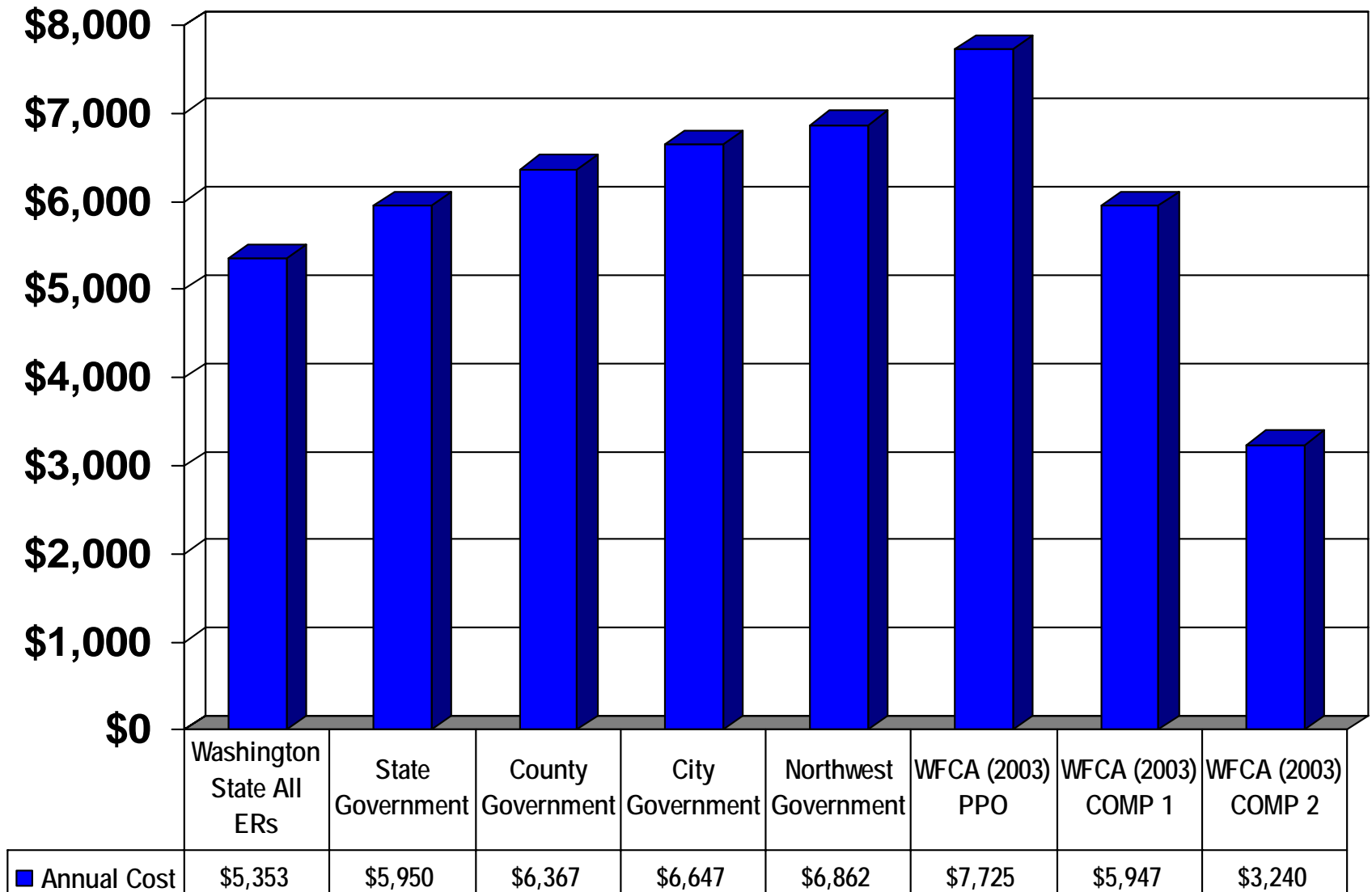


Based on the Mercer 2003 National Survey of Employer-Sponsored Health Plans

2003 PPO Medical Median Individual Out-of-Pocket Maximum



2003 Average PPO Medical Plan Cost Per Active Employee



WFCA Self-Funded Health Plan

Medical, Rx, and Vision Claims and Fixed Costs

Average Paid per Employee per Month

